

EAST Search History**EAST Search History (Prior Art)**

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	1455	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer)	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:15
S2	684	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3 and provider	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:18
S3	1085	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:18
S4	10067622	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3 or (request\$3 or demand\$3 or ask\$3 or query\$3 or queries or inquir\$3 or requisition or choos\$3 or choice or select\$3 or specify\$3 or specifie or chose or schedule or order\$3 or requisition\$ or buy or bought or purchase or procure\$ or acquire or choos\$3 or shop or shopping or eshop\$ or sold or picked or elected or opted	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:20

		or purchaseorder\$ or po or command or transaction or contract or trade or trading or (buy\$3 or purchas\$3) adj (directive or instruction or command) OR element or argument or directions or action or notification)					
S5	1130	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:24	
S6	968	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification))	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:34	
S7	903	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and processing	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:35	

S8	958	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:35
S9	1018	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:37
S10	957	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:40

		(saving or checking) adj account or credit adj union or clearing adj house or clearinghouse)				
S11	909	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$))	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:42
S12	885	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:46

		adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof)				
S13	839	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:48

S14	362	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and collect and (fund or cash or money or receivable)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:52
S15	823	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:52

		entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable)				
S16	778	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:56

S17	717	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 14:58
S18	716	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 15:06

		or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3)				
S19	710	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 15:07

		(collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period)				
S20	387	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantity)	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 15:08

S21	710	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum)	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 15:20
S22	636	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 15:21

		(counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second)				
S23	548	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 15:26

		banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price)				
S24	435	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near2 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 15:30

		or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and (@ad< "20030801" or @rlad< "20030801")				
S25	371	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund and transfer and (@ad< "20030801" or @rlad< "20030801")	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 16:00

S26	307	(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and (@ad< "20030801" or @lad< "20030801")	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 16:04
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S27	285	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and transmit\$5 and (@ad< "20030801" or @rlad< "20030801")	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 16:05
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S28	194	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and transmit\$5 and interface and file and (@ad<"20030801" or @lad<"20030801")	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 16:08
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S29	239	(mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and transmit\$5 and interface and (file or database) and (@ad< "20030801" or @lad< "20030801")	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/03 16:10
S30	0	2004/0088251	US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/06 10:53

S81	6	10/285667	US_PGPUB; USPAT; FPRS; DERWENT; IBM_TDB	AND	ON	2008/10/06 10:56
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